

**UNITED STATES BANKRUPTCY  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Case No. 15-22407	)	
	)	
KIRO SANTIAGO,	)	
	)	
Debtor,	)	
	)	BK No. 15-22407
THE ILLINOIS DEPARTMENT OF	)	
EMPLOYMENT SECURITY,	)	
	)	Adv. Pro. No. 15-00767
	)	
Plaintiff,	)	
	)	
v.	)	Judge Jack B. Schmetterer
	)	
KIRO SANTIAGO,	)	
	)	
Defendant.	)	

**FINDINGS OF FACT AND CONCLUSIONS OF LAW**

This matter coming on to be heard on the Motion for Default Judgment on the Verified Complaint herein and after such hearing the court makes the following finds of fact and conclusions of law.

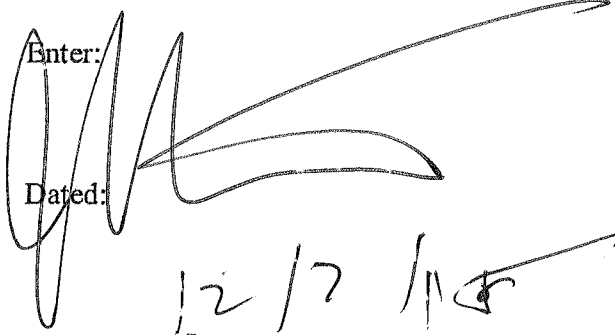
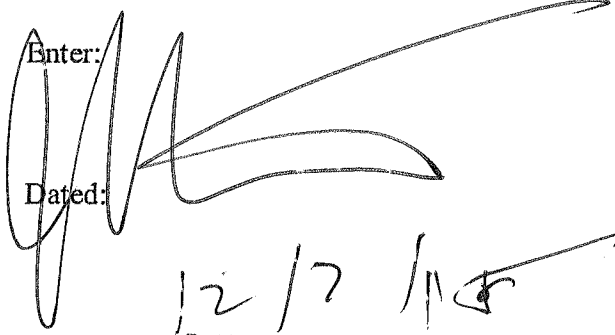
**FINDINGS OF FACT**

1. The defendant, KIRO SANTIAGO, was employed by West Irving Die, Inc., for the weeks ending October 7, 2006 through March 10, 2007.
2. The defendant earned wages for said period as set forth in the Notice of Fraud Decision.
3. During the same period of time the defendant applied for and received unemployment benefits totaling \$7,061.00.

4. The defendant did not report her employment or her earnings during this period.
5. As of November 23, 2015, the sum of \$6,968.04 is due.

**CONCLUSIONS OF LAW**

1. Through her false representations, the defendant received a total of \$7,061.00 in unemployment benefits to which she was not entitled.
2. As of November 23, 2015, the defendant is indebted to plaintiff in the sum of \$6,968.04.
3. Pursuant to 11 U.S.C. §523(a)(2)(A) of the Bankruptcy Code, said debt is not dischargeable as it is a debt for obtaining money by false representations.
4. Defendant's debt to plaintiff is excepted, under 11 U.S.C. §523(a)(2)(A), from any discharge granted the defendant in the underlying bankruptcy case.

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12 / 7 / 15  
DEC 07 2015